

THE COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, DC 20231

Sir:

Transmitted herewith for filing is the Patent Application of

Inventor: **John Philip Pettitt**

For: A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD TRANSACTION OVER THE INTERNET

Enclosed with the Patent Application are:

- Four (4) sheets of informal drawings
 Declaration of Inventor(s)
 Power of Attorney by Assignee
 Declaration Claiming Small Entity Status
 Assignment and Recordation Form
— Information Disclosure Statement (PTO Form 1449)
— A certified copy of a _____ application.
 Self Addressed, Stamped Postcard

The filing fee has been calculated as shown below:

(Col. 1)	(Col. 2)	SMALL ENTITY		
FOR:	NO. FILED	NO. EXTRA	RATE	FEE
BASIC FEE				\$ 385.00
TOTAL CLAIMS				
16 - 20	=	0	x 11 =	\$ 0.00
INDEP. CLAIMS				
6 - 3	=	3	x 40 =	\$ 120.00
MULTIPLE DEPENDENT CLAIM PRESENTED			+125 =	\$ 0
<hr/>			TOTAL	\$ 505.00

X The Commissioner is hereby authorized to charge to amount of \$ **505.00** to Deposit Account No. 02-2120 for payment of filing fees.

Respectfully submitted,

SAWYER & ASSOCIATES
620 Hansen Way, Suite A
Palo Alto, CA 94304
(415) 493-4540

EXPRESS MAIL CERTIFICATE

I hereby certify that the above paper/fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on July 28, 1997, and is addressed to the Commissioner of Patents and Trademarks, Washington, DC 20231. "Express Mail" no.: EM54853254US.


Joseph A. Sawyer, Jr.
Attorney for Applicants
Reg. No. 30,801

Joseph A. Sawyer, Jr.

THE COMMISSIONER OF PATENTS AND TRADEMARKS
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Attorney Docket: JAS 545P
PATENT

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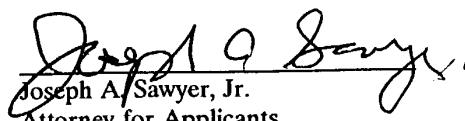
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*If the difference in Col. 1 is less than "0", enter "0" in Col. 2			TOTAL \$ 505.00

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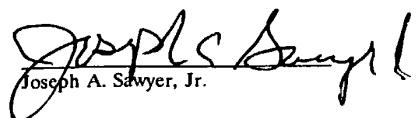
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